

Exhibit 3

THE LAW OFFICE OF JERRY JARZOMBEC, PLLC

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March 14, 2019

Via Facsimile 214-635-2686

Brandon Wolf

Mackie Wolf Zientz & Mann, P.C.

14160 North Dallas Parkway

Dallas, Texas 75254

Re:	Consumer:	Jeffrey Ray Grooms
	Loan Number:	XXXXXXX2275
	MWZM File No.:	18-000042-210-1

Dear Mr. Wolf,

Thank you for your letter. I'm not sure that I did a very good job in explaining the issues. So, I'm going to give it another shot.

When she executed this mortgage, Christine Grooms was a widow. She owed only a ½ undivided interest in this property. She was not joined in the mortgage by the heirs at law of her deceased husband, Ray Grooms, who died intestate. This information is found in the Heirship Affidavit that was recorded in the Tarrant County Deed Records on November 5, 2001. Thus, this should have been known to the title company that insured your lien.

As you are well aware, the signatures of all of the owners are required to create a valid home equity lien under the Texas Constitution. Lest we travel too far into the weeds, will your client provide the estate with a recordable release of lien in order to resolve this matter?

If you wish to discuss this matter, please give me a call.

Sincerely,

Jerry J. Jarzombek